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APPLICANTS Ned Hoffman, Berkeley, CA; David Ferrin Pare JR., Berkeley, CA; Jonathan Alexander Lee, Berkeley, CA; ***********************************									
IF REQUIRED, FOREIGN FILING LICENSE GRANT ** 10/16/2003 Foreign Priority claimed				STATE OR COUNTRY	SHEETS TOT DRAWING CLAI 15 3			INDEPENDENT CLAIMS 3	
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TITLE TOKENLESS ELECTRONIC TRANSACTION SYSTEM									
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